

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

Richard M. Malfer  
Laura H. Malfer  
Debtor(s)

Case No. 13-33355-H5-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William E. Heitkamp, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/01/2013.
- 2) The plan was confirmed on 08/20/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/23/2015, 02/09/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/25/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,121.10.
- 10) Amount of unsecured claims discharged without payment: \$152,837.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$171,194.85
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$171,194.85</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,431.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,623.07
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$11,054.07</b>
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Attorney fees paid and disclosed by debtor:	\$269.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	14,791.00	NA	NA	0.00	0.00
ACS/BRAZOS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	104.40	104.40	20.12	0.00
AMERICAN INFOSOURCE LP	Unsecured	118.00	164.78	164.78	31.75	0.00
AMERICAN INFOSOURCE LP	Unsecured	186.00	175.46	175.46	33.80	0.00
BANK OF AMERICA	Unsecured	2,765.00	NA	NA	0.00	0.00
CALVARY ASPV ! (ACI)	Unsecured	862.68	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	1,414.67	1,936.63	1,414.67	1,414.67	102.59
CAPITAL ONE BANK	Unsecured	4,022.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,902.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,772.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,772.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	258.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
Carrington Mortgage Services, LLC	Unsecured	1.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	862.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	1,857.42	NA	NA	0.00	0.00
CS/US BANK	Unsecured	1.00	NA	NA	0.00	0.00
ECMC - EDUCATIONAL CREDIT MGM	Unsecured	20,251.00	20,142.84	20,142.84	3,881.14	0.00
FIRST SELECT CORPORATION	Unsecured	1.00	NA	NA	0.00	0.00
GEGRB/GAP	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE***	Unsecured	25,000.00	35,928.71	35,928.71	6,922.77	0.00
INTERNAL REVENUE SERVICE***	Priority	8,502.16	8,502.16	8,502.16	8,502.16	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	522.00	443.16	443.16	85.39	0.00
LIGHTHOUSE RECOVERY ASSOCIAT	Unsecured	6,267.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	11,328.00	NA	NA	0.00	0.00
NCEP LLC by AIS DATA SERVICES	Secured	19,460.58	19,460.58	19,460.58	19,460.58	1,873.70
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,030.00	2,030.12	2,030.12	391.16	0.00
PRAXIS FINANCIAL SOLUTIONS	Unsecured	2,248.00	NA	NA	0.00	0.00
SALLIE MAE, INC	Unsecured	17,071.00	18,427.32	18,427.32	3,550.58	0.00
SALLIE MAE, INC	Unsecured	11,026.00	11,207.44	11,207.44	2,159.45	0.00
SELECT PORTFOLIO SERVICING INC	Secured	38,000.00	38,000.00	38,000.00	38,000.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	0.00	0.00	73,710.92	0.00
UNITED RECOVERY SYSTEMS INC	Unsecured	2,092.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	1,671.00	NA	NA	0.00	0.00
WELTMAN, WEINBERG & REIS CO LP	Unsecured	24,816.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$73,710.92	\$0.00
Mortgage Arrearage	\$38,000.00	\$38,000.00	\$0.00
Debt Secured by Vehicle	\$20,875.25	\$20,875.25	\$1,976.29
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$58,875.25</b>	<b>\$132,586.17</b>	<b>\$1,976.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,502.16	\$8,502.16	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,502.16</b>	<b>\$8,502.16</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$88,624.23</b>	<b>\$17,076.16</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,054.07</u>
Disbursements to Creditors	<u>\$160,140.78</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$171,194.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/16/2018

By: /s/ William E. Heitkamp

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.